

## Fill in this information to identify the case:

Debtor Name H & H Fast Properties, Inc.

United States Bankruptcy Court for the: Northern District of Illinois

Case number: 23-16874☐ Check if this is an amended filing

## Official Form 425C

## Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: DecemberDate report filed: 01/22/2024  
MM / DD / YYYYLine of business: Real Estate

NAISC code: \_\_\_\_\_

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Angenette MooreOriginal signature of responsible party: Printed name of responsible party: Angenette Moore**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
-----	----	-----

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  |                                     |                                     |                                     |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 9. Have you timely paid all of your insurance premiums?  | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                                     |                                     |                          |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name H & H Fast Properties, Inc.Case number 23-16874

17. Have you paid any bills you owed before you filed bankruptcy?

☒ ☐ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☒ ☐ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 2,117.48

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 3,400.00**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 2,966.34**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ 433.66**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 2,551.14**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**\$ 953.68

(Exhibit E)

Debtor Name H & H Fast Properties, Inc.Case number 23-16874**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 88,400.00  
(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>          </u>	—	\$ <u>3,400.00</u>	=	\$ <u>3,400.00</u>
33. Cash disbursements	\$ <u>          </u>	—	\$ <u>2,966.34</u>	=	\$ <u>2,966.34</u>
34. Net cash flow	\$ <u>          </u>	—	\$ <u>433.66</u>	=	\$ <u>433.66</u>
35. Total projected cash receipts for the next month:					\$ <u>          </u>
36. Total projected cash disbursements for the next month:					- \$ <u>6,143.03</u>
37. Total projected net cash flow for the next month:					= \$ <u>          </u>

Debtor Name H & H Fast Properties, Inc.

Case number 23-16874

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: )  
H & H Fast Properties Inc., ) Bankruptcy No. 23 B 26874  
Debtor )  
\_\_\_\_\_ ) Chapter 11

**EXHIBIT A**

Questionnaire Lines 1 – 9 Explanation

- #3 Have you paid all your bills on time?  
*No, and paid what's due in January*
- #4 Did you pay your employees on time?  
*We have no employees (w2) workers. Everyone is contractors and subcontractors.*
- #5 Have you deposited all the receipts for your business into a debtor in possession (DIP) accounts?  
*Debtor in possession accounts are still being set-up.*

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: )  
H & H Fast Properties Inc., ) Bankruptcy No. 23 B 26874  
Debtor )  
\_\_\_\_\_ ) Chapter 11

**EXHIBIT B**

Questionnaire Lines 10 – 18 Explanation

#11 Do you have any bank accounts open other than the DIP accounts?

*Yes, Accounts are still being set-up.*

#17 Have you paid any bills you owed before you filed bankruptcy?

*Yes, bills that were due.*

#18 Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

Yes, checks were written to cover obligations that had to be meet to cover contractors, and sub-contractors, and billing.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: )  
H & H Fast Properties Inc., ) Bankruptcy No. 23 B 26874  
Debtor )  
\_\_\_\_\_ ) Chapter 11

**EXHIBIT C**

Total Cash Receipts

List of all cash received for the month.

BMO

- \$ 900.00 Rental Income 8736 S. Mackinaw
- \$2,500.00 Construction Income

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: )  
H & H Fast Properties Inc., ) Bankruptcy No. 23 B 26874  
Debtor )  
\_\_\_\_\_) Chapter 11

**EXHIBIT D**

Total Cash Disbursements

US Bank

- Dec. 18, 2023	Michael Atkins Contractor	\$120.00 Zelle
- Dec. 18, 2023	H & H Fast BMO Account	\$250.00 Check #2311
- Dec. 19, 2023	Jmw Welding Gate repair at office	\$ 50.00
- Dec. 09, 2023	Robert Douglas Refundable deposit	\$250.00 Check #2307
- Dec. 22, 2023	Howard Courtney Labor Contractor	\$ 50.00 Check #2312
- Dec. 29, 2023	Ericka Henderson Equip. Rental	\$150.00 Zelle

BMO

- Dec. 18, 2023	Shell Oil - Fuel	\$ 30.00 Debit Card
- Dec. 18, 2023	GoDaddy.com - Subscription	\$ 71.88 Debit Card
- Dec. 18, 2023	Jewel Osco - Meal & Ent.	\$ 26.78 Debit Card
- Dec. 18, 2023	Tri-State - Disposal Service	\$111.50 Debit Card
- Dec. 19, 2023	ILSOS - Corp Reinstatement	\$281.19 Debit Card
- Dec. 18, 2023	Shannon Murden - Repair	\$200.00 Check #1537
- Dec. 20, 2023	Corporate Filings LLC - Subscription	\$ 9.00 Debit Card
- Dec. 21, 2023	Square Space Inc. - Marketing	\$ 33.00 Debit Card
- Dec. 21, 2023	Warren Sky - Manager (Contractor)	\$700.00 Check # 1538
- Dec. 22, 2023	Dollar Tree - Office Supplies	\$ 17.99 Debit Card
- Dec. 22, 2023	Thomas Dijon - Labor	\$200.00 Check #1536
- Dec. 26, 2023	BP - Fuel Transportation	\$ 70.00 Debit Card
- Dec. 29, 2023	CFSI Loan Management - Fee	\$300.00 Debit Card
- Dec. 29, 2023	BMO - Service Charge	\$ 30.00 AW Bank Fees
- Dec. 29, 2023	BMO - Service Charge	\$ 15.00 AW Bank Fees

Fifth Third Bank (Balance \$0.00)



IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: )  
H & H Fast Properties Inc., ) Bankruptcy No. 23 B 26874  
Debtor )  
\_\_\_\_\_ ) Chapter 11

**EXHIBIT E**

Unpaid Bills

City of Chgo - (1353949-568940)	Utility - 8521 - 25 S. State (17th)
Tri-State Disposal (83709000)	Waste Service (28th)
Alarm Detection Systems (232903)	Security Alarm and Cameras (20th)
First Insurance (0337)	G.C. Liability Ins. / Com Liability (22th)
Lowes Bus. Advantage \$1,100.00	Credit Card (28th) H & H 2207
ADT (403106469)	Alarm Service (27th)
Music Bakery	H & H Web Hosting (1st)
Timothy Jaime	Contractor Due upon completion of work (Olympia Fields)
MJ's Plumbing	Contractor Due upon completion of work (Olympia Fields)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: )  
H & H Fast Properties Inc., ) Bankruptcy No. 23 B 26874  
Debtor )  
\_\_\_\_\_ ) Chapter 11

**EXHIBIT F**

Total Receivables

- James Simmons	\$35,000.00	Construction Income	Past Due
- Ray McElroy	\$50,000.00	Construction Income	Past Due
- Darnell Ray	\$900.00	Rental Income Mackinaw	(1 <sup>st</sup> )
- Urban Tech	\$800.00	Rental Income State St.	(1 <sup>st</sup> )
- Feeding the Future	\$500.00	Rental Income State St.	(1 <sup>st</sup> )

BMO BANK N.A.  
P.O. BOX 94033  
PALATINE, IL 60094-4033

488942

ACCOUNT NUMBER:

9230

Statement Period  
12/01/23 TO 12/31/23  
IM0099002900000000

90 04727

H AND H FAST PROPERTIES INC  
1961 BERNICE RD  
LANSING IL 60438-1004

PAGE 1 OF 3

0

0000

EFFECTIVE 2/1/24: FOR ZELLE DEPOSITS RECEIVED INTO AN INTEREST-BEARING ACCOUNT AFTER 5:00 P.M. CENTRAL TIME, INTEREST WILL BEGIN TO ACCRUE ON THE NEXT BUSINESS DAY. THE DEPOSIT ACCOUNT AGREEMENT WILL BE UPDATED TO REFLECT THIS CHANGE. YOUR CONTINUED USE OF THIS ACCOUNT AFTER 2/1/24 CONFIRMS YOUR ACCEPTANCE OF THIS CHANGE.

EFFECTIVE 3/17/24 ("EFFECTIVE DATE"): "AAA" AND "AAA RULES" ARE DELETED FROM THE GLOSSARY OF THE BMO HANDBOOK. SECTION 7.EE ARBITRATION PROVISION OF THE DEPOSIT ACCOUNT AGREEMENT IS DELETED AND REPLACED IN ITS ENTIRETY WITH A NEW SECTION 7.EE, A COPY OF WHICH IS EITHER ENCLOSED WITH THIS STATEMENT OR AVAILABLE AT BMO.COM/CHANGEINTERMS UNTIL 6/30/24. PLEASE REVIEW THESE CHANGES CAREFULLY. WITHIN 60 DAYS OF THE EFFECTIVE DATE, YOU CAN CHOOSE TO NOT AGREE TO THE ARBITRATION PROVISION BY SENDING US A SIGNED, WRITTEN OPT OUT NOTICE MEETING THE REQUIREMENTS IN THE NEW SECTION 7.EE.

REMINDER: WE WILL CLOSE BMO DEBIT/ATM CARDS AFTER 12 CONSECUTIVE MONTHS OF INACTIVITY. TO KEEP YOUR CARD ACTIVE, USE IT ONCE AT LEAST EVERY 12 MONTHS. IF YOU HAVE QUESTIONS ABOUT ANY OF YOUR BMO ACCOUNTS, PLEASE CALL US TOLL-FREE AT 1-888-340-2265. BMO BANK N.A. MEMBER FDIC  
EQUAL HOUSING LENDER. NMLS 401052 VISIT US ONLINE AT WWW.BMO.COM.

CHECKING ACCOUNTS

BMO PREMIUM BUSINESS CKG  
ACCOUNT NUMBER

9230 (Checking)

H AND H FAST PROPERTIES INC

SERVICE CHARGE ANALYSIS

			Volume	Units	Amount
		Maintenance Fee			15.00
Average Ledger Bal	1,168.94	Checks Paid	4		
Average Float	306.45	Checks Deposited	3		
Average Coll Bal	862.49	Deposits	4		
		ACH Credits	0		
		ACH Debits	0		
		Domestic Wire Out	1	30.00	30.00
		Total Transactions	11		
		Excessive Trans > 200	0	.40	.00
		Total Service Charge			45.00

BMO BANK N.A.  
 P.O. BOX 94033  
 PALATINE, IL 60094-4033
 488943

ACCOUNT NUMBER: 9230

Statement Period  
 12/01/23 TO 12/31/23  
 IM0099002900000000

90 04727

H AND H FAST PROPERTIES INC
 PAGE 2 OF 3

0

DEPOSIT ACCOUNT SUMMARY

Previous Balance as of November 30, 2023	22.95
5 Deposits (Plus)	10,477.16
23 Withdrawals (Minus)	8,135.23
Service Charge (Minus)	45.00
Ending Balance as of December 31, 2023	2,319.88

Deposits and Other Credits

Date	Amount	Description	RECORD NO.	CARD NO.
Dec 12	6,750.00	TELLER DEPOSIT	989836	3199
Dec 15	77.16	CARD CREDIT	CHICAGO	IL
		O REILLY 3407		
Dec 18	250.00	TELLER DEPOSIT		
Dec 20	900.00	TELLER DEPOSIT		
Dec 28	2,500.00	TELLER DEPOSIT		

Withdrawals and Other Debits

Date	Amount	Description	RECORD NO.	CARD NO.
Dec 14	30.00	POS PURCHASE	050188	3199
		SHELL OIL 57444166300	CHICAGO	IL
Dec 14	40.00	POS PURCHASE	427807	3199
		EXXON POSEN FOOD GAS	POSEN	IL
Dec 14	101.05	POS PURCHASE	695870	3199
		FAMILY DOLLAR	OLYMPIA FLDS	IL
Dec 15	5,500.00	OUTGOING WIRE TRANSFER		
		FED WIRE TRANSFER DEBIT	231215310707	
Dec 15	69.96	POS PURCHASE	927318	3093
		OFFICE DEPOT 3253	MERRILLVILLE	IN
Dec 15	43.24	POS PURCHASE	873666	3199
		O REILLY 3407	CHICAGO	IL
Dec 15	18.73	POS PURCHASE	253143	3199
		AUTOZONE 5244	CHICAGO	IL
Dec 15	114.38	POS PURCHASE	268951	3199
		O REILLY 3407	CHICAGO	IL
Dec 15	16.53	POS PURCHASE	999025	3199
		O REILLY 3407	CHICAGO	IL
Dec 18	30.00	POS PURCHASE	464235	3199
		SHELL OIL 10004724018	CHICAGO	IL
Dec 18	71.88	POS PURCHASE	534442	4476
		DNH GODADDY COM	TEMPE	AZ
Dec 18	26.78	POS PURCHASE	535184	3093
		JEWEL OSCO 3181	CHICAGO	IL
Dec 18	111.50	POS PURCHASE	861911	3199
		TRI STATE DISPOSAL	RIVERDALE	IL
Dec 19	281.19	POS PURCHASE	186540	3093
		ILSOS CORP REINSTATE	8667566041	IL
Dec 20	9.00	POS PURCHASE	193986	3093
		CORPORATE FILINGS LLC	SHERIDAN	WY
Dec 21	33.00	POS PURCHASE	153637	3093
		SQUARESPACE INC	NEW YORK	NY
Dec 22	17.99	POS PURCHASE	959250	3093
		DOLLAR TREE	CHICAGO	IL
Dec 26	70.00	POS PURCHASE	292834	3093
		BP 1618500SCHERERVIPQS	SCHERERVILLE	IN

BMO BANK N.A. 488943  
P.O. BOX 94033  
PALATINE, IL 60094-4033

ACCOUNT NUMBER: 9230

Statement Period  
12/01/23 TO 12/31/23  
IM0099002900000000

90 04727

H AND H FAST PROPERTIES INC

PAGE 3 OF 3

0

Dec 29	300.00	POS PURCHASE	RECORD NO. 442973	CARD NO. 3093
		CFSI LOAN MANAGEMENT	GREENWOOD VL	CO
Dec 29	30.00	SERVICE CHARGE		
Dec 29	15.00	SERVICE CHARGE		

Checks by Serial Number

Date	Serial #	Amount	Date	Serial #	Amount
Dec 15	1535	150.00	Dec 18	1537	200.00
Dec 22	1536	200.00	Dec 21	1538	700.00

Daily Balance Summary

Date	Balance	Date	Balance
Nov 30	22.95	Dec 20	1,185.87
Dec 12	6,772.95	Dec 21	452.87
Dec 14	6,601.90	Dec 22	234.88
Dec 15	766.22	Dec 26	164.88
Dec 18	576.06	Dec 28	2,664.88
Dec 19	294.87	Dec 29	2,319.88

The periodic rate and corresponding Annual Percentage Rate does not change.

The periodic rate and corresponding Annual Percentage Rate for this plan is a variable rate which can change monthly. (See your account agreement for details on how the Annual Percentage Rate is determined.)

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance.

The interest charge begins to accrue on the date an advance is posted to the account. The interest charge continues to accrue on the unpaid principal balance after the statement has been printed and mailed to you. There is no "grace period" or "free ride period" which would allow you to avoid an interest charge.

If you think there is an error on your statement, write to us at: BMO Bank N.A., Attn: Billing Department, P.O. Box 365, Arlington Heights, IL 60006

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Credit Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CONSUMER ELECTRONIC TRANSFERS AND CARD TRANSACTIONS**

Call us at 1-888-340-2265 for errors or questions involving Card transactions or electronic transfers, or write to BMO, P.O. Box 94019, Palatine, IL 60094-4019 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. This is the information we will need in order to help resolve the problem:

1. Tell us your name, account number, and Card number (if applicable).
2. Describe the error or the transaction and the date of the transaction you are unsure about, and explain why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you also send us your complaint or question in writing within ten Business Days.

We will determine whether an error occurred within 10\* Business Days after we hear from you and we will correct any error promptly. If we need more time, however, by law we may take up to 45\* days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10\* Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you.

We will tell you the results of our investigation within three Business Days after completing our investigation.

*\*These time periods may be extended as follows. The applicable time is 20 Business Days in place of 10 Business Days for new accounts if the notice of the error involves a transfer to or from the account within the first 30 days your account is open. The applicable time is 90 days in place of 45 days if the notice of error involves a transfer that either (1) was initiated outside the U.S., (2) resulted from a Point-of-Sale transaction, or (3) occurred within the first 30 days your account is open.*

## TO RECONCILE YOUR CHECKING ACCOUNT

- 1 List and Total all outstanding checks including those still outstanding from previous statements.
- 2 Enter the "Ending Balance" shown on this statement.
- 3 Add deposits and other credits not shown on this statement.
- 4 Total
- 5 Subtract the total of outstanding checks as determined in Step 1 above.
- 6 This figure should be your checkbook balance. If it does not agree, review the above steps and if necessary, review your checkbook entries.

[illegible][illegible]

Date: 09/2023

**FIFTH THIRD BANK**  
(CHICAGO)  
P.O. BOX 630900 CINCINNATI OH 45263-0900  
  
H & H FAST PROPERTIES INC  
PO BOX 979  
LANSING IL 60438-0979



0

34679

Statement Period Date: 12/1/2023 - 12/31/2023  
Account Type: 5/3 BUSINESS CKG  
Account Number:  
  
Banking Center: 161 North Clark  
Banking Center Phone: 312-368-1201  
Business Banking Support: 877-534-2264

## Account Summary -

**5877**

<b>12/01</b>	<b>Beginning Balance</b>	<b>\$9.65</b>	Number of Days in Period	31
	Checks			
28	Withdrawals / Debits	\$(3,223.27)		
5	Deposits / Credits	\$1,157.61		
<b>12/31</b>	<b>Ending Balance</b>	<b>\$(2,056.01)</b>		

### Analysis Period: 11/01/23 - 11/30/23

Standard Monthly Service Charge	\$0.00
<b>Service Charge withdrawn on 12/12/23</b>	<b>\$0.00</b>

### Withdrawals / Debits

28 items totaling \$3,223.27

Date	Amount	Description
12/01	749.37	5/3 COMMRL LN #XXXXXXXXXX0026 PAID BY AUTO BILLPAYER
12/04	19.99	PYMT TO NETFLIX COM - 004 NETFLIX COM LOS GATOS CA
12/04	37.00	OVERDRAFT FEE
12/05	68.00	WEB INITIATED PAYMENT AT PEOPLES GAS RECU BILL PAY 18025029541 120523
12/05	190.00	TELEPHONE INITIATED PAYMENT AT CARDMEMBER SERV TEL PYMT *****0955 120523
12/05	277.13	PROG NORTHERN INS PREM 935299456 H and 120523
12/05	241.00	PYMT TO BillMatrix - ELEPAY Integrys/BillMatrix Chicago SC
12/05	37.00	OVERDRAFT FEE
12/06	74.00	OVERDRAFT/RETURN ITEM(S) FEE
12/06	74.00	OVERDRAFT FEE
12/07	190.00	TELEPHONE INITIATED PAYMENT AT CARDMEMBER SERV RETRY PYMT *****0955 120723
12/08	37.00	OVERDRAFT/RETURN ITEM(S) FEE
12/08	64.00	DAILY OVERDRAFT FEE
12/11	277.13	PROG NORTHERN RETRY PYMT 935299456 H and 121123
12/11	233.95	FIFTH THIRD ACH MPS BILLNG 0R5215 H AND H FAST PROPERTIE 121123
12/11	24.00	DAILY OVERDRAFT FEE
12/12	37.00	OVERDRAFT/RETURN ITEM(S) FEE
12/12	37.00	OVERDRAFT FEE
12/12	8.00	DAILY OVERDRAFT FEE
12/13	8.00	DAILY OVERDRAFT FEE
12/14	8.00	DAILY OVERDRAFT FEE
12/15	8.00	DAILY OVERDRAFT FEE
12/18	24.00	DAILY OVERDRAFT FEE
12/19	8.00	DAILY OVERDRAFT FEE
12/20	8.00	DAILY OVERDRAFT FEE
12/26	223.35	FIRST INSURANCE PBS ACH DEBIT INSURANCE 900-99102402 H & H Fast Properties, 122623
12/27	37.00	OVERDRAFT/RETURN ITEM(S) FEE
12/29	223.35	FIRST INSURANCE PBS ACH DEBIT RETRY PYMT 900-99102402 H & H Fast Properties, 122923

**Deposits / Credits**

5 items totaling \$1,157.61

Date	Amount	Description
12/06	190.00	RETURN ITEM/OVERDRAFT
12/06	277.13	RETURN ITEM/OVERDRAFT
12/08	190.00	RETURN ITEM/OVERDRAFT
12/12	277.13	RETURN ITEM/OVERDRAFT
12/27	223.35	RETURN ITEM/OVERDRAFT

**Daily Balance Summary**

Date	Amount	Date	Amount	Date	Amount
12/01	(739.72)	12/11	(1,926.79)	12/19	(1,787.66)
12/04	(796.71)	12/12	(1,731.66)	12/20	(1,795.66)
12/05	(1,609.84)	12/13	(1,739.66)	12/26	(2,019.01)
12/06	(1,290.71)	12/14	(1,747.66)	12/27	(1,832.66)
12/07	(1,480.71)	12/15	(1,755.66)	12/29	(2,056.01)
12/08	(1,391.71)	12/18	(1,779.66)		

PLEASE NOTE THAT WE HAVE UPDATED OUR ACCOUNT RULES AND TERMS & CONDITIONS. DISCLOSURES CAN BE VIEWED ONLINE AT:  
 COMMERCIAL ACCOUNT RULES: 53.COM/TM-CA-RULES TREASURY MANAGEMENT TERMS & CONDITIONS: 53.COM/TM-TC



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

4335 IMG S Y5 ST01

Account Number:  
1470

Statement Period:  
Dec 1, 2023  
through  
Dec 29, 2023

Page 1 of 8



000103445 02 SP 000638626853304 P Y  
H & H FAST PROPERTIES INC.  
PO BOX 979  
LANSING IL 60438-0979



**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

usbank.com

## INFORMATION YOU SHOULD KNOW

**New Services Terms and Conditions will be effective for U.S. Bank business clients on February 1, 2024.** You can view the new Services Terms and Conditions at [usbank.com/tmtermsandconditions](https://usbank.com/tmtermsandconditions). Use access code "terms2024." If you are unable to access this information for any reason, please reach out to your U.S. Bank contact or Commercial Customer Service team for assistance. If you are a former MUFG Union Bank National Association (MUB) client, the Services Terms and Conditions replaces the MUB Transaction Banking Agreement.

Effective January 2, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* document that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Updated the maximum number of Overdraft Paid Fees charged per day from 6 to 3.
- Update to the ATM Surcharge footnote to locate a MoneyPass® ATM location
- Under Silver, Gold and Platinum Checking Check Order Discount, added clarifying language to state the discount does not apply to eChecks
- Under Non-Profit Checking (interest-bearing) Other, updated availability to incorporated non-profit organizations
- Under Other Service Fees (continued), changed Negative Balance Closing Fee to Account Charge-Off Processing Fee
- Under Other Service Fees (continued), Wire Transfers, updated Monthly Maintenance to Wire Monthly PIN Maintenance
- Under Other Service Fees (continued), Domestic Wires, updated Incoming Wires to Incoming Fedwire

### Pricing updates:

All checking and savings account types

- Cash Coin Services
  - Loose Coin Ordered (per bag) - \$14 (increased from \$7)
  - Rolled Coin Ordered (per box) - \$8 (increased from \$7)
- Statement Services
  - Service Analysis Statement - \$6 per statement (increased from \$5)
  - Snap Shot Statement - \$12 per statement (increased from \$11)
  - Added Copy of Analyzed Statement - \$12
  - Added Copy of non-Analyzed Statement - \$6
- Wire Transfers
  - Wire Advice - phone - \$40 (increased from \$27.50)
- Domestic Wires
  - Added Incoming Fedwire CTP - \$16
  - Voice Wires - Repetitive and Non-Repetitive - \$45 (increased from \$37.50)
- SinglePoint® Essentials Online Banking
  - Previous Day Summary and Detail Monthly Maintenance
    - Silver, Gold, Platinum, or Non-Profit Checking - Up to 3 Accounts - \$17.95 (increased from \$16.95)
  - ACH Transaction (per item) - \$0.42 (increased from \$0.40)
  - Domestic Wire (per wire) - \$16 (increased from \$15)
  - International Wire (per wire) - \$32 (increased from \$30)
- Deposit Express
  - Monthly Maintenance - \$38 (increased from \$35)

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.

## Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

## Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

## In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

## What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

Statement Period:

Dec 1, 2023

through

Dec 29, 2023

Page 2 of 8

**INFORMATION YOU SHOULD KNOW****(CONTINUED)**

- Foreign Check Collection (incoming/outgoing)
    - Checks on Select Countries/Banks (non-collection) - \$8 (previously disclosed as \$1)
- Silver Checking, Gold Checking, Platinum Checking, Non-Profit Checking
- Wire Transfers
    - Wire Advice mail - \$12 (increased from \$11)
- Premium Business Checking
- Monthly Maintenance Fee - \$30 (increased from \$24)
  - Debits: Check/Paper - \$0.30 (increased from \$0.25)
  - Credits: Paper - \$1.10 (increased from \$0.90)
  - Deposited Items: \$0.25 (increased from \$0.20)
  - Wire Advice Mail: \$15 (increased from \$13)
- Platinum Business Money Market
- Minimum Opening Deposit - \$100 (decreased from \$5,000)
- Premium Business Money Market
- Monthly Maintenance Fee - \$30 (increased from \$24)
  - Monthly Deposited Items - \$0.25 (increased from \$0.20)
  - Wire Advice - Mail: \$15 (increased from \$13)

Beginning January 2, 2024, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective February 12, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning January 8, 2024, you can review the full revised document at [usbank.com/YDAA-upcoming-version](https://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

**Here's what you should know:**

- Added references to the *U.S. Bank Business Essentials® Pricing Information* disclosure throughout the document.
- Under **Insufficient Funds and Overdrafts** section, "**Available Balance**" sub-section, updated the language to state that debit card authorizations will be reflected as pending transactions and/or will reduce your Available Balance from the time we receive the authorization until the merchant presents the item for payment. If the debit card transaction has not been presented for payment within seven business days, it may be removed from your pending transactions and your Available Balance may no longer be reduced by the authorization amount.
- Under **Overdraft Handling** section, **ATM and Debit Card Overdraft Coverage** sub-section, updated language to state that upon opening your U.S. Bank consumer checking or money market account, or after your account is opened, you have the options to say 'Yes' or 'No' to ATM and Debit Card Overdraft Coverage.
- Under **Electronic Fund Transfers For Consumer Customers** and **Electronic Fund Transfers For Business Customers** sections, **Limits on Transfers** sub-section, **Debit Card Transactions**, updated the language to state that debit card authorizations will be reflected as pending transactions and/or will reduce your Available Balance from the time we receive the authorization until the merchant presents the item for payment. If the debit card transaction has not been presented for payment within seven business days, it may be removed from your pending transactions and your Available Balance may no longer be reduced by the authorization amount.
- Under **Electronic Fund Transfers For Consumer Customers** and **Electronic Fund Transfers For Business Customers** sections, **Fees** sub-section, **ATM Surcharge**, updated the language for how to locate a MoneyPass® network ATM.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.

**SUMMARY OF YOUR U.S.BANK RELATIONSHIP**

This section reflects the total balances for all accounts on this statement.

<b>Deposit Accounts</b>	<b>Account Number</b>	<b>Balance</b>	<b>Page</b>
Silver Business Checking	1470	\$ 179.24	3
<b>Total Deposit Balances</b>		<b>\$ 179.24</b>	
<b>Lines of Credit</b>	<b>Account Number</b>	<b>Balance</b>	<b>Page</b>
Business Reserve Line	-1470	\$ 2,861.36	4
<b>Total Line of Credit Balances</b>		<b>\$ 2,861.36</b>	

**SILVER BUSINESS CHECKING****Member FDIC**

U.S. Bank National Association

**Account Summary****Account Number** -1470

	<b># Items</b>		
Beginning Balance on Dec 1		\$	1,271.38
Other Deposits	3		1,625.00
Other Withdrawals	10		837.14-
Checks Paid	11		1,880.00-
<b>Ending Balance on Dec 31, 2023</b>		<b>\$</b>	<b>179.24</b>

**Other Deposits**

<b>Date</b>	<b>Description of Transaction</b>	<b>Ref Number</b>	<b>Amount</b>
Dec 5	Zelle Instant On 12/05/23	PMT From URBAN TECH ACADEMY UTA NFP PMT ID=HNA0I0BR9HSL	\$ 600.00
Dec 11	Mobile Check Deposit	8016061523	225.00
Dec 14	Mobile Check Deposit	8913770965	800.00
<b>Total Other Deposits</b>			<b>\$ 1,625.00</b>

**Other Withdrawals**

<b>Date</b>	<b>Description of Transaction</b>	<b>Ref Number</b>	<b>Amount</b>
Dec 4	Zelle Instant On 12/02/23	PMT To RICHARD GALLON PMT ID=USBAOkthjWS	\$ 50.00-
Dec 4	Customer Withdrawal	8012442485	100.00-
Dec 4	Zelle Instant On 12/02/23	PMT To ERICKA HENDERSON PMT ID=USBmVUkfhbL	158.14-
Dec 6	Zelle Instant On 12/06/23	PMT To A MOORE PMT ID=USBhetofiukD	50.00-
Dec 7	Zelle Instant On 12/07/23	PMT To A MOORE PMT ID=USBUfBffik9d	50.00-
Dec 11	Zelle Instant On 12/09/23	PMT To A MOORE PMT ID=USBwzAwfjiRV	100.00-
Dec 14	Analysis Service Charge	1400000000	9.00-
Dec 18	Zelle Instant On 12/18/23	PMT To ATKINS PMT ID=USBUiccfIQXk	120.00-
Dec 19	Zelle Instant On 12/19/23	PMT To JMW WELDING PMT ID=USBN01Rfm9KJ	50.00-
Dec 29	Zelle Instant On 12/29/23	PMT To ERICKA HENDERSON PMT ID=USBdSobfp0Wb	150.00-
<b>Total Other Withdrawals</b>			<b>\$ 837.14-</b>

**Checks Presented Conventionally**

<b>Check</b>	<b>Date</b>	<b>Ref Number</b>	<b>Amount</b>	<b>Check</b>	<b>Date</b>	<b>Ref Number</b>	<b>Amount</b>
2300	Dec 5	8315843893	250.00	2308	Dec 11	8015835644	100.00
2302*	Dec 8	9213164231	100.00	2309	Dec 14	8914067421	200.00
2304*	Dec 11	8015835643	250.00	2310	Dec 15	9214008822	130.00
2305	Dec 12	8314409031	100.00	2311	Dec 18	8016880783	250.00
2306	Dec 11	8014859298	200.00	2312	Dec 26	8313559853	50.00
2307	Dec 21	8913111770	250.00				

SILVER BUSINESS CHECKING (CONTINUED)

U.S. Bank National Association Account Number -1470

Checks Presented Conventionally (continued)

\* Gap in check sequence

Conventional Checks Paid (11) \$ 1,880.00-

Balance Summary					
Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec 4	963.24	Dec 11	688.24	Dec 19	629.24
Dec 5	1,313.24	Dec 12	588.24	Dec 21	379.24
Dec 6	1,263.24	Dec 14	1,179.24	Dec 26	329.24
Dec 7	1,213.24	Dec 15	1,049.24	Dec 29	179.24
Dec 8	1,113.24	Dec 18	679.24		

Balances only appear for days reflecting change.

BUSINESS RESERVE LINE

U.S. Bank National Association Account Number 1470

Activity Summary			Payment Information		
Previous Balance	\$	2,810.94	Business Reserve Line is restricted		
Interest Charged		50.42	New Balance	\$	2,861.36
New Balance as of Dec 31, 2023	\$	2,861.36	Minimum Payment Due*	\$	253.02
Credit Line	\$	0.00	Payment Due Date		Jan 25, 2024
Available Credit	\$	0.00	*Minimum Payment Due includes a prior Past Due Amount of \$167.18		

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

To figure the "INTEREST CHARGE" on your account, we apply an Annual Percentage Rate of 21.90% to the **Balance Subject to Interest Rate** in the amount of \$2,711.21 resulting in an Interest Charge of \$50.42. The number of days in your billing cycle is 31. Refer to the back of page 1 of this statement for additional information on the calculation of your **Balance Subject to Interest Rate**, dispute resolution and billing rights.

Interest Charged			
Date	Description of Transaction		Amount
Dec 29	Interest Charged	Applied on 123123	\$ 50.42
TOTAL INTEREST CHARGED THIS PERIOD			\$ 50.42

2023 Totals Year to Date		
Total Fees Charged in 2023	\$	0.00
Total Interest Charged in 2023	\$	620.95

Business Reserve Line Balance Summary		
Date	Balance Subject to Interest	
Dec 1	2,711.21	

Balances only appear for days reflecting change.

Payments received before 5:00 p.m. Central Time at our Payment Processing Center will be applied to your account effective the same business day. Payments received after the cutoff time, or on weekends or legal holidays, will be applied to your account the next business day.

After a payment has been made, we reserve the right to withhold available advances in the amount of the principal portion of the payment up to 7 business days from the date we receive the payment. Any credit available before the payment is received will continue to be available for advances during this time.

To make additional payments to your account.....

Statement Period:

Dec 1, 2023





through

Dec 29, 2023

Page 5 of 8

**BUSINESS RESERVE LINE****(CONTINUED)**

U.S. Bank National Association

**Account Number****-1470** Log in to online banking or the U.S. Bank Mobile App and transfer the payment amount from your checking account. Call U.S. Bank 24-Hour Business Solutions, whose number is provided on the 1st page of this statement, and transfer the payment amount from your checking account. Make the payment in person at any U.S. Bank branch. Or mail your payment to:  
U.S. Bank  
P.O. Box 790288  
St. Louis, MO 63179-0288**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: November 2023

Account Number: 1-993-5633-1470 \$ 9.00

Analysis Service Charge assessed to 1-993-5633-1470 \$ 9.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

**Service Activity Detail for Account Number****-1470**

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
<b>Depository Services</b>			
Combined Transactions/Items	27		No Charge
Image Paper DDA Statement	1	9.00000	9.00
Charge For Neg Coll Balance	14.95		No Charge
Subtotal: Depository Services			9.00
Fee Based Service Charges for Account Number 1-993-5633-1470		\$	9.00





## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number

-1470

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 11-25-2023 70-477/719

PAY TO THE ORDER OF Betty Evans \$ 250.00  
Two Hundred Fifty DOLLARS

FOR Refundable Security Deposit Christina Moore

2300 Dec 05 250.00

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 12-9-2023 70-477/719

PAY TO THE ORDER OF Shane Madison \$ 200.00  
Two Hundred DOLLARS

FOR Loan Payable Bal 150.00 Christina Moore

2306 Dec 11 200.00

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 12-8-2023 70-477/719

PAY TO THE ORDER OF Thomas Ojers \$ 100.00  
One Hundred DOLLARS

FOR Labor for Service Rendered Christina Moore

2302\* Dec 08 100.00

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 12-9-2023 70-477/719

PAY TO THE ORDER OF Robert J. Paylor \$ 250.00  
Two Hundred Fifty DOLLARS

FOR Refundable Deposit Christina Moore

2307 Dec 21 250.00

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 12-9-2023 70-477/719

PAY TO THE ORDER OF Thomas Ojers \$ 250.00  
Two Hundred Fifty DOLLARS

FOR Clean out of area Christina Moore

2304\* Dec 11 250.00

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 12-10-2023 70-477/719

PAY TO THE ORDER OF Thomas Ojers \$ 100.00  
One Hundred DOLLARS

FOR Refundable Christina Moore

2308 Dec 11 100.00

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 12-9-2023 70-477/719

PAY TO THE ORDER OF Lebrun Group Home \$ 100.00  
One Hundred DOLLARS

FOR Labor for Refundable Clean Christina Moore

2305 Dec 12 100.00

H & H Fast Properties, Inc.  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 602-9565

DATE 12-13-23 70-477/719

PAY TO THE ORDER OF Agnesette Moore \$ 200.00  
Two Hundred DOLLARS

FOR EOS Money Christina Moore

2309 Dec 14 200.00

\* Gap in check sequence

Statement Period:

Dec 1, 2023

through

Dec 29, 2023

Page 7 of 8

**IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT**

**(CONTINUED)**

Account Number

-1470

**H & H Fast Properties, Inc.**  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 662-9560

DATE 12-15-23 70-477719

PAY TO THE ORDER OF Orrell J. Jander \$ 130.00  
One hundred thirty DOLLARS

FOR Auto Repair

www.HHFastProperties.com

2310 Dec 15 130.00

**H & H Fast Properties, Inc.**  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 662-9560

DATE 12-22-23 70-477719

PAY TO THE ORDER OF Homoral Century \$ 50.00  
50 DOLLARS

FOR Service Rendered

www.HHFastProperties.com

2312 Dec 26 50.00

**H & H Fast Properties, Inc.**  
 Our Minimum Standard is "Excellence"  
 P.O. Box 979  
 Lansing, IL 60438  
 (312) 662-9560

DATE 12-18-23 70-477719

PAY TO THE ORDER OF H & H Fast Properties, Inc. \$ 250.00  
Two Hundred Fifty DOLLARS

FOR BMO # 94

www.HHFastProperties.com

2311 Dec 18 250.00

\* Gap in check sequence

**usbank** Withdrawal

12/2/23 10:55 AM CST

Withdrawal Total: \$ 100.00

303411000\* Dec 04 100.00





Statement Period:  
Dec 1, 2023  
through  
Dec 29, 2023  
Page 8 of 8



Please detach lower portion and return with payment



U.S. Bank Business Reserve Line  
Payment Coupon

Bank Number                      Account Number  
0125-04335                      -1470

Due Date	Payment Due	Amount Paid
01-25-2024	\$ 253.02	\$

H & H FAST PROPERTIES INC.  
PO BOX 979  
LANSING IL 60438-0979



U.S. Bank  
P.O. Box 790288  
St. Louis, MO 63179-0288

199356331470 012504335 000025302 8

This page intentionally left blank